

March 11, 2013

The Greenspan Co. / Adjusters International
400 Oyster Point Blvd. #519
South San Francisco, CA 94080

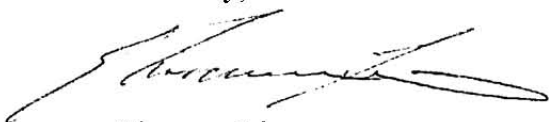
Hello Ms. Bivens,

On September 9, 2010, PG&E's pipeline burst in San Bruno. I had just picked up my 2 year old son and drove over the blast sight minutes before it exploded. The explosion caused a massive fire that burnt my mother-in-law, Kathryn's, house entirely to the ground. Kathryn and my wife were devastated and in a state of shock at what happened. My mother-in-law lives alone and she would not have been able to deal with contractors, inventorying of all her belongings and negotiating with her insurance company. She asked me to help her with all these things and to help her rebuild her life. I am usually very capable of handling these types of projects. After our first meeting with the insurance adjuster, I soon realized that there were too many loopholes and issues in the claims process that I would have surely missed. Therefore, we knew we needed additional help from professionals. So we were glad when our neighbors recommended The Greenspan Co. / Adjusters International.

We were able to get a meeting immediately with Clay Gibson and his team. Mr. Gibson's assistance during this time has been absolutely invaluable. His expertise and knowledge made this claims process easier for me and my mother-in-law. Clay handled all of the communication with the insurance company, gathered necessary estimates and documentations for rebuilding, and his teammates tediously recreated the inventory that was burnt in the fire. Undoubtedly, The Greenspan Co. / Adjusters International made things easier for not only my mother-in-law, but for our entire family during this stressful time.

I wrote this letter to express our deepest thanks to Clay and others at The Greenspan Co. / Adjusters International. The services you provided us were truly outstanding and priceless. Knowing that Clay and The Greenspan Co. / Adjusters International team were fighting on our behalf was invaluable, emotionally and monetarily. We would not have gotten anywhere close to the amounts your team was able to get us back, well covering all of the fees. More importantly the time and emotional stress you saved us from would have been worth every penny, regardless of the amount we received back. We actually felt bad for other neighbors in the area when we heard about their struggles with their insurance company and the headaches in trying to itemize every single item lost in their house. I would highly recommend Clay Gibson and The Greenspan Co. / Adjusters International team to anyone who'd suffered from a similar loss.

Sincerely,



Sherman Lim

3-11-2013